

Certificate Number: 12433-MD-DE-014690419

Bankruptcy Case Number: 09-27825



12433-MD-DE-014690419

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 28, 2011, at 6:58 o'clock PM PDT, Judy McClelland completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: April 29, 2011 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher

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Date: April 29, 2011 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher